

**This instrument Prepared By:**

*Rev. 7-8-19*

Randolph H. Lanier  
Balch & Bingham LLP  
1901 Sixth Avenue North, Suite 2600  
Birmingham, Alabama 36203  
(205) 251-8100

**STATE OF ALABAMA**

**COUNTY OF SHELBY**

**AMENDMENT TO  
FUTURE ADVANCE MORTGAGE,  
ASSIGNMENT OF RENTS AND LEASES  
AND SECURITY AGREEMENT**

This Amendment made effective as of October 8, 2020, between **TRUSTMARK NATIONAL BANK**, a national banking association (the "**Lender**"), and **BLACKRIDGE PARTNERS, LLC.**, an Alabama limited liability company ("**Blackridge**"), **SB HOLDING CORP.**, an Alabama corporation (**SB Holding**"), **SB DEV. CORP.**, an Alabama corporation (**SB Dev**"), **LAKE WILBORN PARTNERS, LLC.**, an Alabama limited liability company ("**Lake Wilborn**") and **BROCK POINT PARTNERS, LLC.**, an Alabama limited liability company ("**Brock Point**") (Blackridge, SB Holding, SB Dev, Lake Wilborn and Brock Point are individually and collectively referred to herein as "**Borrower**").

**WHEREAS**, in with a line of credit loan (the "**Loan**") from Lender to Blackridge ("**Original Borrower**") in the original principal amount of \$3,518,421.00, and to secure a Development Master Revolving Credit Promissory Note dated August 31, 2018 in the original principal amount of \$3,518,421.00 (the "**Original Note**"), Original Borrower executed and delivered to Lender that certain Future Advance Mortgage, Assignment of Rents and Leases and Security Agreement dated August 31, 2018, and recorded as Instrument No. 20180831000315070 in the Probate Office of Shelby County, Alabama (collectively, and as may otherwise have been amended, the "**Mortgage**"); and

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All recording taxes have been paid on the Mortgage recorded as Instrument No. 20180831000315070 in the Probate Office of Shelby County, Alabama securing the principal amount of \$3,518,421.00, as amended at Instrument No. 20181120000409270. This Amendment does not increase the principal amount secured.

The Mortgage amended hereby also is given as **ADDITIONAL SECURITY** for indebtedness secured by that certain Mortgage and amendments thereto recorded at Instruments Nos. 20180713000250000, 20180814000290740, 20180906000320370, 20180918000334010 and 20181119000407580 in the Probate Office of Shelby County, Alabama, as amended contemporaneously herewith (*See Paragraph 2 hereof*), upon which all recording taxes have been paid.

**WHEREAS**, the Original Note has been amended and restated to add SB Dev, Lake Wilborn and Brock Point as borrowers, but the amount secured has not been increased, all pursuant to an Amended and Restated Line of Credit Promissory Note (Non-Revolver) dated November 7, 2018 from Borrower to Lender (the "**Restated Note**"; and

**WHEREAS**, Borrower and Lender have agreed to amend the Mortgage as set forth herein.

**NOW, THEREFORE**, for and in consideration of Ten Dollars (\$10.00), the agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, Borrower and Lender agree that the Mortgage is amended as follows:

1. All references in the Mortgage to the Amended and Restated Master Loan Agreement shall mean such agreement, as amended contemporaneously herewith, and as amended from time to time. All references in the Mortgage to the "Loan" hereafter shall mean the Loan pursuant to the Amended and Restated Master Loan Agreement as amended from time to time. All references to the Restated Note shall mean such Note as amended contemporaneously herewith to add Jackson Hills Partners, LLC as a "Borrower", and as amended from time to time.
2. The Mortgage also shall be **ADDITIONAL SECURITY** for that certain Master Revolving Credit Promissory Note in the principal amount of \$10,000,000.00 dated June 8, 2018 from Lake Wilborn to Lender, as amended, restated and consolidated by that certain Amended, Restated and Consolidated Line of Credit Promissory Note (Revolving) in the principal amount of \$19,000,000.00 dated November 7, 2018, as further amended by Loan Modification Agreement and Amendment to Notes and Loan Documents to increase the principal amount to \$25,000,000.00 dated contemporaneously herewith between Borrower to Lender, as secured by that certain Future Advance Mortgage, Assignment of Rents and Leases and Security Agreement (Alabama) in the principal amount of \$10,000,000.00 from Lake Wilborn to Lender dated June 8, 2018, recorded as Instrument No. 20180713000250000 in the Probate Office of Shelby County, Alabama, as amended by Amendments recorded at Instrument Nos. 20180814000290740, 20180906000320370, 20180918000334010 and 20181119000407580 in said Probate Office, and as amended contemporaneously herewith by Amendment to Future Advance Mortgage, Assignment of Rents and Leases and Security Agreement (Alabama) between Borrower and Lender, recorded or to be recorded in said Probate Office.
3. Except as modified herein, all other terms and conditions of the Mortgage shall remain in full force and effect.

4. This document may be executed in a number of identical counterparts, each of which for all purposes is deemed an original, and all of which constitute collectively one (1) document and agreement, but in making proof of this document, it shall not be necessary to produce or account for more than one such counterpart, and counterpart pages may be combined into one single document.

*[remainder of this page is blank; signature pages follow ]*



IN WITNESS WHEREOF, Lender and Borrower have caused this Amendment to be executed effective as of the day and year first set forth above.

LENDER:

TRUSTMARK NATIONAL BANK,  
a national banking association

By: 

Printed Name: BEN HENDRIX

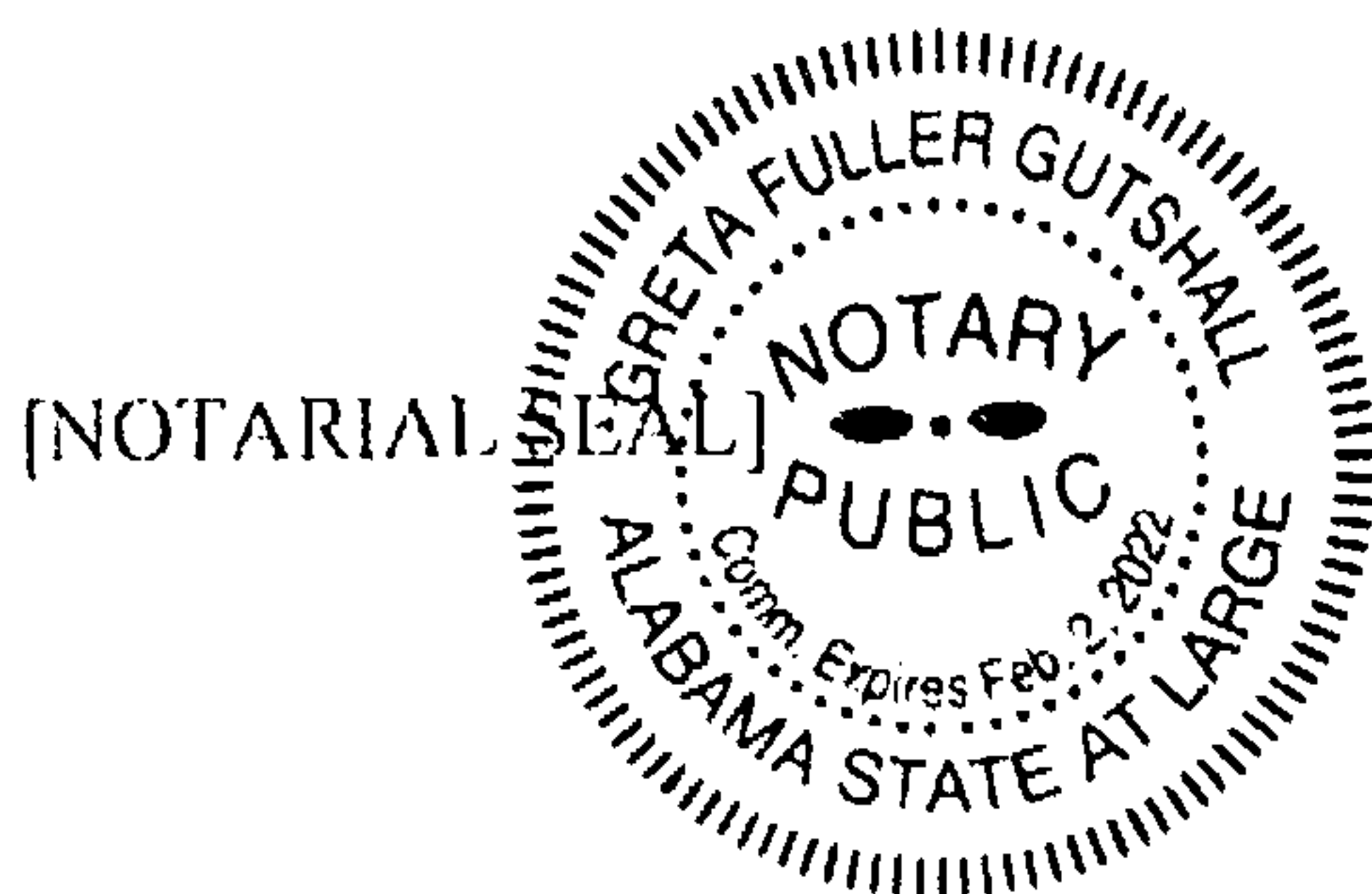
Title: SVP

STATE OF ALABAMA

COUNTY OF JEFFERSON

I, Greta Fuller Gutshall, a notary public in and for said County, in said State, hereby certify that Ben Hendrix whose name as Senior Vice President of **TRUSTMARK NATIONAL BANK**, a national banking association, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he, as such officer, and with full authority, executed the same voluntarily for and as the act of said national banking association.

Given under my hand and official seal this 8<sup>th</sup> day of October, 2020.



Greta Fuller Gutshall


Notary Public

My Commission Expires: 2-2-2022

**BORROWER:**

**BLACKRIDGE PARTNERS, LLC,**  
an Alabama limited liability company

By: SB HOLDING CORP., an Alabama  
corporation its Managing Member


By:   
Daryl Spears, its Chief Financial  
Officer

STATE OF ALABAMA

COUNTY OF JEFFERSON

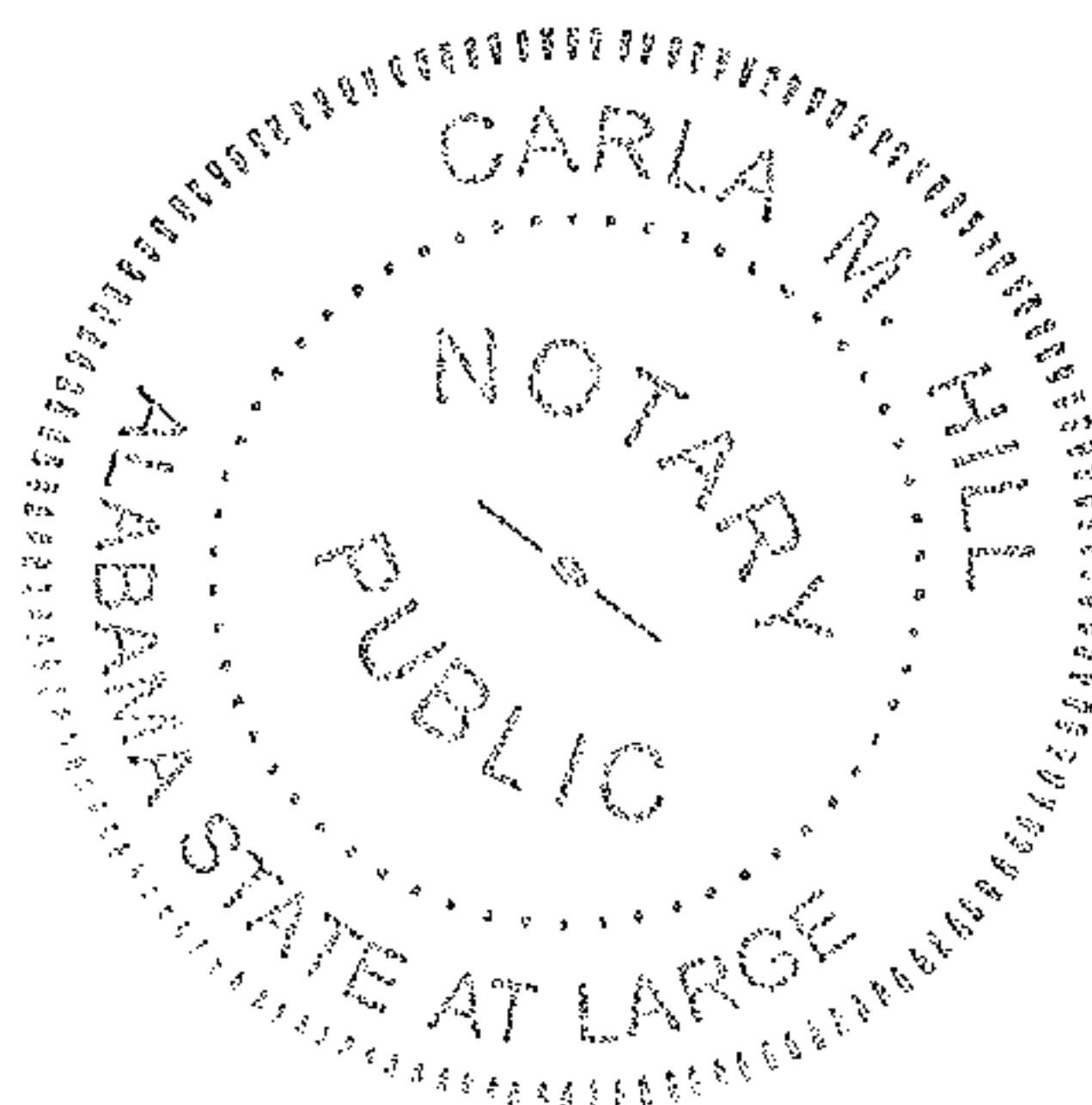
I, the undersigned, a notary public in and for said County, in said State, hereby certify that **Daryl Spears**, whose name as Chief Financial Officer of SB Holding Corp, an Alabama corporation, as Managing Member of **BLACKRIDGE PARTNERS, LLC**, an Alabama limited liability company, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he or she, in such capacity, and with full authority, executed the same voluntarily for and as the act of said corporation, as Managing Member of said limited liability company.

Given under my hand and official seal this 9<sup>th</sup> day of October, 2020.

  
Notary Public


[ Notarial Seal ]

My Commission Expires: 3/23/23



**LAKE WILBORN PARTNERS, LLC,**  
an Alabama limited liability company

By: SB HOLDING CORP., an Alabama  
corporation its Managing Member

By:   
Daryl Spears, its Chief Financial  
Officer

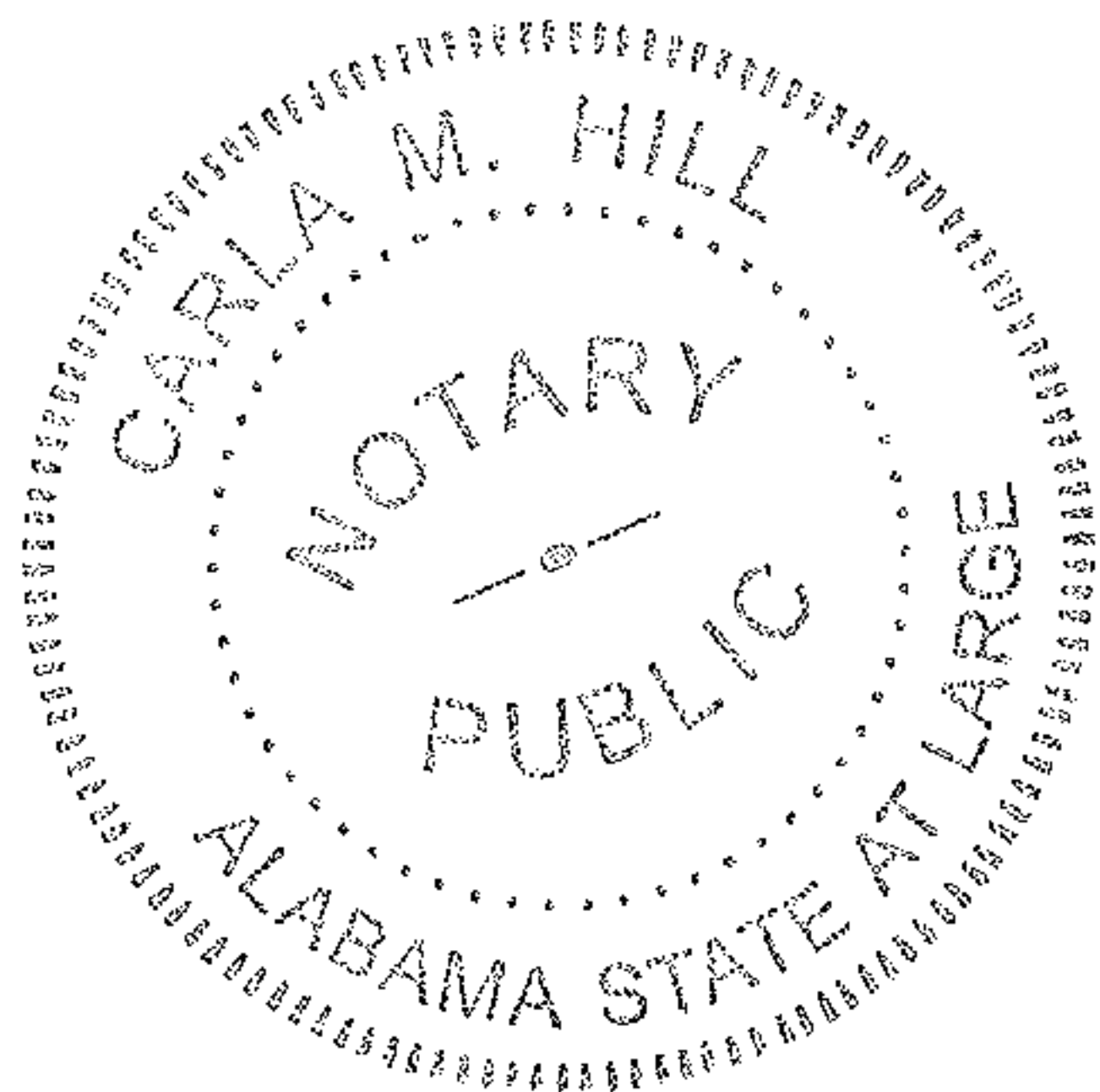
STATE OF ALABAMA

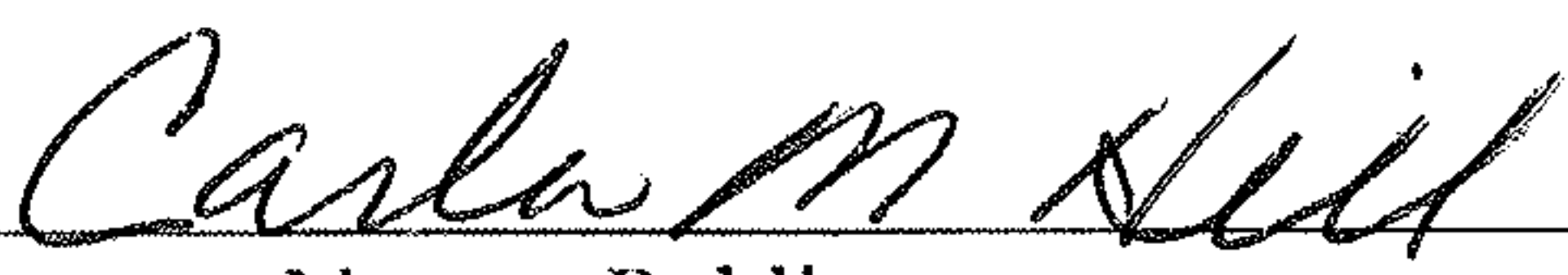
COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said County, in said State, hereby certify that **Daryl Spears**, whose name as Chief Financial Officer of SB Holding Corp, an Alabama corporation, as Managing Member of **LAKE WILBORN PARTNERS, LLC**, an Alabama limited liability company, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he or she, in such capacity, and with full authority, executed the same voluntarily for and as the act of said corporation, as Managing Member of said limited liability company.

Given under my hand and official seal this 8<sup>th</sup> day of October, 2020.

[ Notarial Seal ]



  
Notary Public

My Commission Expires: 3/23/23

**BORROWER:**

**SB HOLDING CORP.,**  
an Alabama corporation

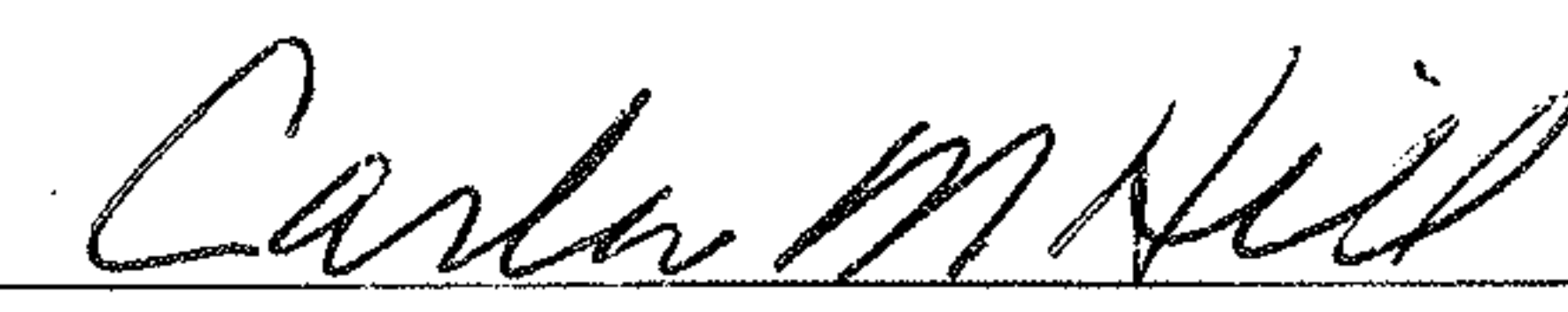
By:   
Daryl Spears, its Chief Financial Officer

STATE OF ALABAMA

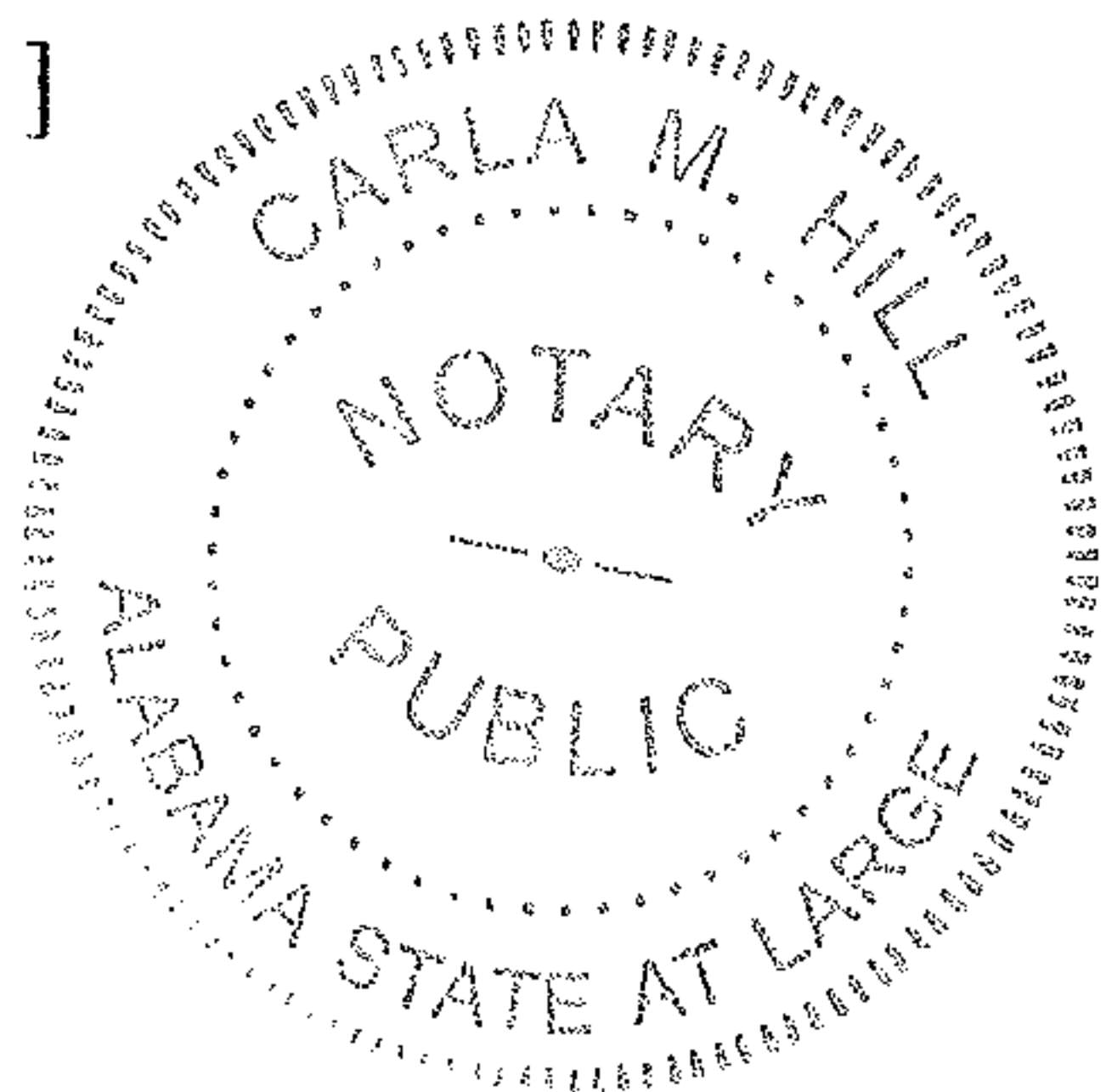
COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said County, in said State, hereby certify that **Daryl Spears**, whose name as Chief Financial Officer of **SB HOLDING CORP.**, an Alabama corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he or she, in such capacity, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 9<sup>th</sup> day of October, 2020.

  
Notary Public

[ Notarial Seal ]



My Commission Expires: 3/23/23



**BORROWER:**

**SB DEV. CORP.,**  
an Alabama corporation

By:   
Daryl Spears, its Chief Financial Officer

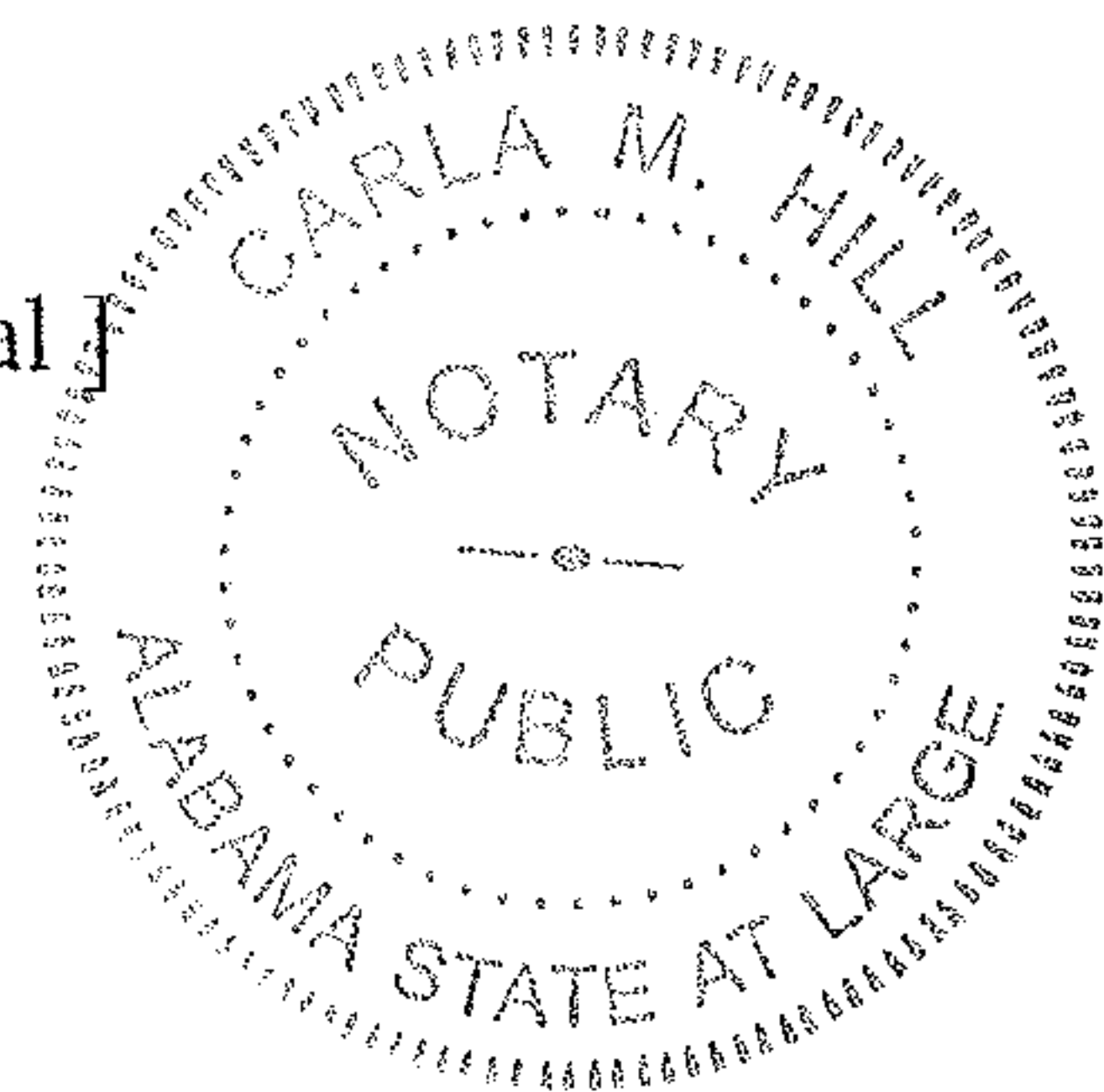
STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said County, in said State, hereby certify that **Daryl Spears**, whose name as Chief Financial Officer of **SB DEV. CORP.**, an Alabama corporation, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he or she, in such capacity, and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand and official seal this 8<sup>th</sup> day of October, 2020.

[ Notarial Seal ]



  
Notary Public


My Commission Expires: 3/23/23



**BORROWER:**

**BROCK POINT PARTNERS, LLC,**  
an Alabama limited liability company

By: SB HOLDING CORP., an Alabama  
corporation, its Managing Member

By:   
Daryl Spears, its Chief Financial  
Officer

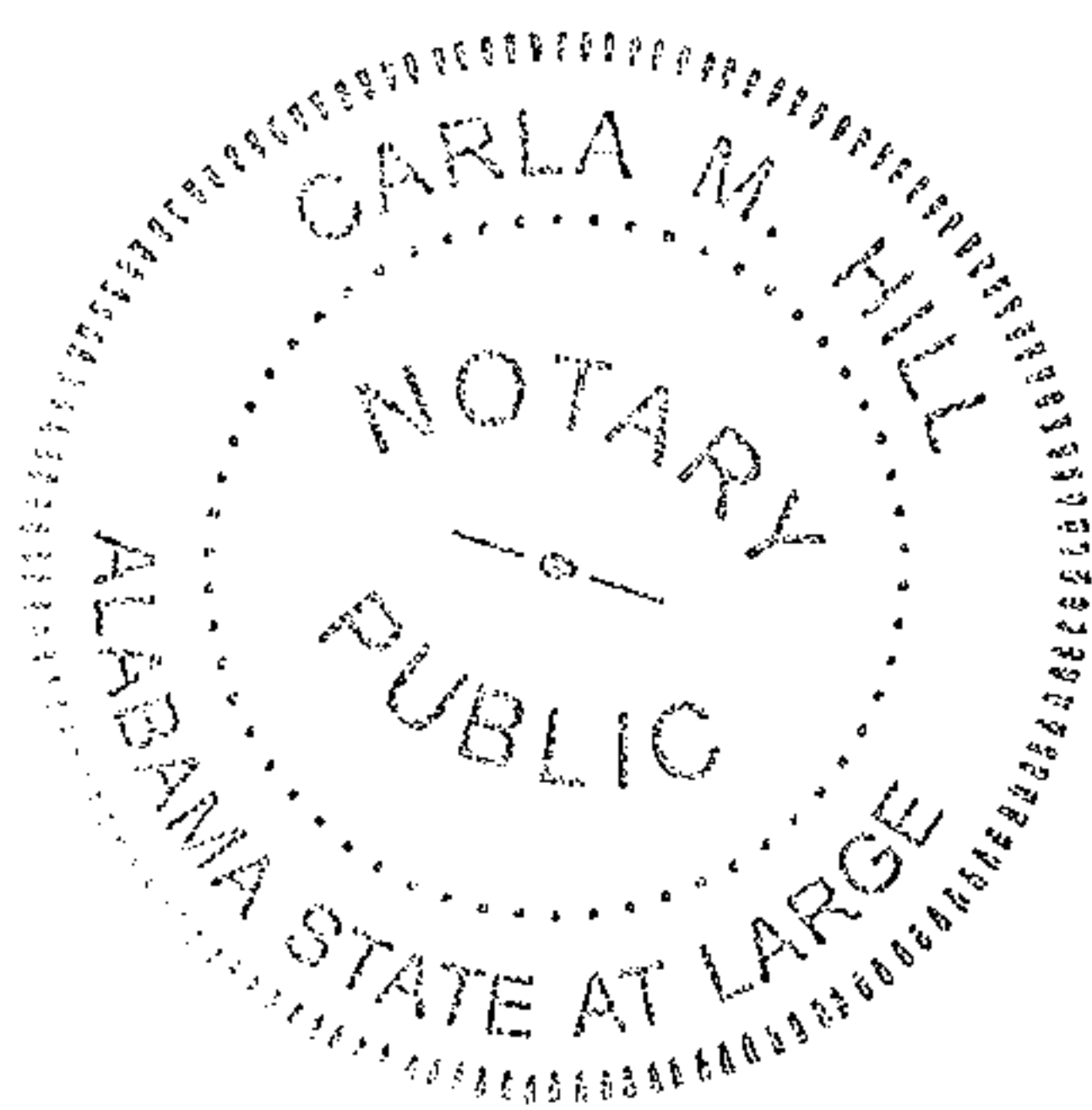
STATE OF ALABAMA

COUNTY OF JEFFERSON

I, the undersigned, a notary public in and for said County, in said State, hereby certify that **Daryl Spears**, whose name as Chief Financial Officer of SB Holding Corp., an Alabama corporation, as Managing Member of **BROCK POINT PARTNERS, LLC**, an Alabama limited liability company, is signed to the foregoing instrument, and who is known to me, acknowledged before me on this day, that being informed of the contents of said instrument, he or she, in such capacity, and with full authority, executed the same voluntarily for and as the act of said corporation, as Managing Member of said limited liability company.

Given under my hand and official seal this 8<sup>th</sup> day of October, 2020.

[ Notarial Seal ]



  
Notary Public

My Commission Expires: 3/23/23

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EXHIBIT A-1

Additional Land

Lots 1211A & 1228A, according to the Survey of Blackridge Phase 2 Resurvey No. 1, as recorded in Map Book 51, Page 93, in the Probate Office of Shelby County, Alabama.



Filed and Recorded  
Official Public Records  
Judge of Probate, Shelby County Alabama, County  
Clerk  
Shelby County, AL  
10/09/2020 07:54:49 AM  
\$57.00 CHERRY  
20201009000458430

*Allen S. Bayl*